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Andras Vilmos

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EXAMINER

KANG, IRENE S

ART UNIT

PAPER NUMBER

3693

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PAPER

Please find below and/or attached an Office communication concerning this application or proceeding.

The time period for reply, if any, is set in the attached communication.

Office Action Summary	Application No. 10/518,951	Applicant(s) VILMOS, ANDRAS	
	Examiner IRENE KANG	Art Unit 3693	

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

- 1) ☒ Responsive to communication(s) filed on 12/17/2004.
- 2a) ☐ This action is **FINAL**. 2b) ☒ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

- 4) ☒ Claim(s) 1-21 is/are pending in the application.
- 4a) Of the above claim(s) _____ is/are withdrawn from consideration.
- 5) ☐ Claim(s) _____ is/are allowed.
- 6) ☒ Claim(s) 1-21 is/are rejected.
- 7) ☐ Claim(s) _____ is/are objected to.
- 8) ☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on _____ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some * c) ☐ None of:
1. ☐ Certified copies of the priority documents have been received.
 2. ☐ Certified copies of the priority documents have been received in Application No. _____.
 3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

* See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

- | | |
|--|---|
| 1) <input type="checkbox"/> Notice of References Cited (PTO-892) | 4) <input type="checkbox"/> Interview Summary (PTO-413) |
| 2) <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948) | Paper No(s)/Mail Date. _____ |
| 3) <input checked="" type="checkbox"/> Information Disclosure Statement(s) (PTO/SB/08) | 5) <input type="checkbox"/> Notice of Informal Patent Application |
| Paper No(s)/Mail Date <u>12/27/2005</u> . | 6) <input type="checkbox"/> Other: _____ |

DETAILED ACTION

Claim Rejections - 35 USC § 112

The following is a quotation of the second paragraph of 35 U.S.C. 112:

The specification shall conclude with one or more claims particularly pointing out and distinctly claiming the subject matter which the applicant regards as his invention.

Claims 1-21 are rejected under 35 U.S.C. 112, second paragraph, as being indefinite for failing to particularly point out and distinctly claim the subject matter which applicant regards as the invention.

Claims 1-21 contain reference numbers relating back to the specification. Although claims are read in light of the specification, the examiner still gives each claim the broadest reasonable interpretation. For examination purposes, the examiner interprets these limitations in such a like manner in light of this 35 U.S.C. 112, second paragraph rejection.

Claims 8, and 16-21 are rejected under 35 U.S.C. 112, second paragraph, as being indefinite for failing to particularly point out and distinctly claim the subject matter which applicant regards as the invention.

Claim 8 is written as an independent claim but recites the limitation “**The** set of equipment according to the invention”. There is insufficient antecedent basis for this limitation in the claim as it is unclear whether the claim includes the set of equipment claimed in Claims 1-7. For examination purposes, the examiner is defining the limitation “**The** set of equipment according to the invention” as a set of equipment only as described in Claim 8.

Claims 16-21 are dependent on Claim 8 and are likewise rejected in a similar manner.

Claim Rejections - 35 USC § 102

The following is a quotation of the appropriate paragraphs of 35 U.S.C. 102 that form the basis for the rejections under this section made in this Office action:

A person shall be entitled to a patent unless –

(b) the invention was patented or described in a printed publication in this or a foreign country or in public use or on sale in this country, more than one year prior to the date of application for patent in the United States.

Claims 1-21 are rejected under 35 U.S.C. 102(b) as being anticipated by Mori et al. (Patent No.: 5,880,446).

As to Claim 1, *Mori* teaches a set of equipment according to the invention for the preparation and execution of the financial performance of a business transaction between a seller and a buyer, which contains an internal communication unit belonging to the seller's financial institution and an internal communication unit belonging to the buyer's financial institution, an information transmission network connecting the internal communication units of the financial institutions, furthermore, an external seller communication unit belonging to the seller and an external buyer communication unit belonging to the buyer, the external seller communication unit and the external buyer communication unit have data transmission channels, the data transmission channel of the external seller communication unit is connected to the internal communication unit of the seller's financial institution and the data transmission channel of the external buyer communication unit is connected to the internal communication unit of the buyer's financial institution characterised by that the external buyer communication unit and the external seller communication unit are connected to each other with the assistance of a directed data channel suitable for creating an unambiguous connection between them, which directed data channel is set up so that it is suitable for sending the seller's identification data and transaction

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data, the external buyer communication unit has an own-data input part-unit, a seller-data receiving part-unit, and, furthermore, a data unification part-unit, the one input of the data unification part-unit is connected to the own-data input part-unit, the other input of the data-unification part-unit is connected to the seller-data receiving part-unit, the output of the data-unification part-unit is either directly or indirectly connected to the internal communication unit belonging to the buyer's financial institution, furthermore, the external seller communication unit has an own-data input part-unit, a transaction-data management part-unit, furthermore, a data unification part-unit, a seller-data sending part-unit and a seller's data-receiving part-unit, one input of the data-unification part-unit is connected to the own-data input part-unit, the other input of the data-unification part-unit is connected to the transaction-data management part-unit, the seller-data sending part-unit is linked to the seller-data receiving part-unit of the external buyer communication unit and the seller's data-receiving part-unit is in either direct or indirect connection with the internal communication unit belonging to the seller's financial institute (see at least Abstract; Figure 1; Figure 2; Figure 3; Col. 2, line 8 through Col. 3, line 21; Col. 4, line 25 through Col. 6, line 43; and Col. 9. lines 25-60).

As to Claim 2, *Mori* teaches that one or more data centres are inserted into the information transmission network, and all the data centres are fitted with communication units for the receiving, processing and forwarding of information (see at least Figure 1; Figure 2; Figure 3; and Col. 2, lines 48-67).

As to Claim 3, *Mori* teaches that a data-transmission and operation-performing unit suitable for receiving, processing and forwarding information is inserted into the information transmission network, and the data-transmission and operation-performing unit is linked to the

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accounting bank (see at least Figure 1; Figure 2; Figure 3; and Col. 2, lines 15-67; Col. 4, lines 35-47; and Col. 5, lines 20-33).

As to Claim 4, *Mori* teaches that the external buyer communication unit has an information-receiving part-unit for receiving data arriving from the buyer's financial institution (see at least Figure 1; Figure 2; Figure 3; and Col. 2, lines 15-67; Col. 4, lines 35-47; and Col. 5, lines 20-33).

As to Claim 5, *Mori* teaches that the data-transmission channel between the external buyer communication unit and the internal communication unit belonging to the buyer's financial institution is supplied with at least one wireless signal-transmission device (see at least Col. 5, line 1 through Col. 6, line 12).

As to Claim 6, *Mori* teaches that the data-transmission channel between the external seller communication unit and the internal communication unit belonging to the seller's financial institution is supplied with at least one wireless signal-transmission device (see at least Col. 5, line 1 through Col. 6, line 12).

As to Claim 7, *Mori* teaches that the information transmission network between the internal communication unit of the seller's financial institution and the internal communication unit of the buyer's financial institution and/or the data-transmission channel between the external buyer communication unit and the internal communication unit of the buyer's financial institution and/or the data transmission channel between the external seller communication unit and the internal communication unit of the seller's financial institution have one or more encryption part-units (see at least Figure 2; Figure 3; Col. 6, lines 29-31; Col. 8, lines 49-53; and Col. 9, lines 25-45).

As to Claim 8, *Mori* teaches a set of equipment according to the invention for the preparation and execution of the financial performance of a business transaction between a seller and a buyer, which contains an internal communication unit belonging to the financial institution that is the same for both the buyer and the seller, furthermore, an external seller communication unit belonging to the seller and an external buyer communication unit belonging to the buyer, the external seller communication unit and the external buyer communication unit have data transmission channels, the data transmission channel of the external seller communication unit and the data transmission channel of the external buyer communication unit are connected to the internal communication unit of the financial institution characterised by that the external buyer communication unit and the external seller communication unit are connected to each other with the assistance of a directed data channel suitable for creating an unambiguous connection between them, which directed data channel is set up to be suitable for sending seller identifier data and transaction data, the external buyer communication unit has an own-data input part-unit, a seller-data receiving part-unit, and, furthermore, a data unification part-unit, the one input of the data unification part-unit is connected to the own-data input part-unit, the other input of the data-unification part-unit is connected to the seller-data receiving part-unit, the output of the data-unification part-unit is either directly or indirectly connected to the internal communication unit belonging to the financial institution, furthermore, the external seller communication unit has an own-data input part-unit, a transaction-data management part-unit, a data unification part-unit, a seller-data sending part-unit and a seller's data-receiving part-unit, one input of the data-unification part-unit is connected to the own-data input part-unit, the other input of the data-unification part-unit is connected to the transaction-data management part-unit, the seller-data

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sending part-unit is linked to the seller-data receiving part-unit of the external buyer communication unit, and the seller's data-receiving part-unit is in either direct or indirect connection with the internal communication unit belonging to the financial institute (see at least Abstract; Figure 1; Figure 2; Figure 3; Col. 2, line 8 through Col. 3, line 21; Col. 4, line 25 through Col. 6, line 43; and Col. 9. lines 25-60).

As to Claim 9, *Mori* teaches that the external buyer communication unit has an own-data register connected to the own-data input part-unit (see at least Col. 2, lines 15-67; and Col. 9. lines 25-60).

As to Claim 10, *Mori* teaches that the external seller communication unit has an own-data register connected to the own-data input part-unit (see at least Col. 2, lines 15-67; and Col. 9. lines 25-60).

As to Claim 11, *Mori* teaches that the external seller communication unit has a transaction identifier production module (see at least Col. 8, line 49 through Col. 9, line 60).

As to Claim 12, *Mori* teaches that the external seller communication unit has a seller-data receiving part-unit (see at least Abstract; Col. 7, lines 1-15; and Col. 8, line 49 through Col. 9, line 60).

As to Claim 13, *Mori* teaches that the directed data channel between the external buyer communication unit and the external seller communication unit there is at least one wireless signal-transmission device built in (see at least Col. 5, line 1 through Col. 6, line 12).

As to Claim 14, *Mori* teaches that the external buyer communication unit and/or the external seller communication unit are supplemented with a wireless signal-transmission device (see at least Col. 5, line 1 through Col. 6, line 12).

As to Claim 15, *Mori* teaches that there are one or more encryption part-units fitted in the directed data channel between the external buyer communication unit and the external seller communication unit (see at least Figure 2; Figure 3; Col. 6, lines 29-31; Col. 8, lines 49-53; and Col. 9, lines 25-45).

As to Claim 16, *Mori* teaches that the internal communication unit of the financial institution is connected to an information transmission network, there are one or more data centres inserted in the information transmission network, and all of the data centres are fitted with communication units for receiving, processing and forwarding information (see at least Figure 1; Figure 2; Figure 3; and Col. 2, lines 15-67; Col. 4, lines 35-47; and Col. 5, lines 20-33).

As to Claim 17, *Mori* teaches that a data-transmission and operation-performing unit suitable for receiving, processing and forwarding information is inserted into the information transmission network, and the data-transmission and operation-performing unit is linked to the accounting bank (see at least Figure 1; Figure 2; Figure 3; and Col. 2, lines 15-67; Col. 4, lines 35-47; and Col. 5, lines 20-33).

As to Claim 18, *Mori* teaches that the data-transmission channel between the internal communication unit of the seller's and the buyer's financial institution and the external buyer communication unit and/or the external seller communication unit has one or more encryption part-units (see at least Figure 2; Figure 3; Col. 6, lines 29-31; Col. 8, lines 49-53; and Col. 9, lines 25-45).

As to Claim 19, *Mori* teaches that the external buyer communication unit has an information-receiving part-unit for receiving data arriving from the financial institution (see at least Figure 2; Figure 3; Col. 6, lines 29-31; Col. 8, lines 49-53; and Col. 9, lines 25-45).

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As to Claim 20, *Mori* teaches that the data-transfer channel between the external buyer communication unit and the internal communication unit belonging to the buyer's financial institution there is at least one wireless signal transmission device (see at least Col. 5, line 1 through Col. 6, line 12).

As to Claim 21, *Mori* teaches that the data-transmission channel between the external seller communication unit and the internal communication unit belonging to the seller's financial institution is supplied with at least one wireless signal-transmission device (see at least Col. 5, line 1 through Col. 6, line 12).

Conclusion

Any inquiry concerning this communication or earlier communications from the examiner should be directed to IRENE KANG whose telephone number is (571)270-3611. The examiner can normally be reached on 8am-5pm.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, James Kramer can be reached on (571)272-6783. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

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Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

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9/3/2008